

Information to identify the case:

Debtor 1	<u>Kristina N. Mason</u>	Social Security number or ITIN	xxx-xx-8881
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21421-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristina N. Mason

8/13/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kristina N. Mason
Debtor

Case No. 21-21421-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 13, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2024:

Recip ID	Recipient Name and Address
db	+ Kristina N. Mason, 133 Fox Chase Drive, Verona, PA 15147-2805
15398727	+ TRUIST, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2024 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2024 03:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2024 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Aug 13 2024 23:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Aug 14 2024 03:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15393880	Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:07:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15386130	+ Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:19:22	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15386129	+ Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:06:27	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15386131	+ EDI: CITICORP	Aug 14 2024 03:39:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15404026	EDI: CITICORP	Aug 14 2024 03:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15386134	+ EDI: CITICORP	Aug 14 2024 03:39:00	Citibank/SYW MC, Po Box 6217, Sioux Falls, SD 57117-6217
15386135	+ EDI: CITICORP	Aug 14 2024 03:39:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

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15386136	+ EDI: CITICORP	Aug 14 2024 03:39:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15386137	+ EDI: WFNNB.COM	Aug 14 2024 03:39:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15386138	+ EDI: WFNNB.COM	Aug 14 2024 03:39:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15386140	EDI: CITICORP	Aug 14 2024 03:39:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15386139	EDI: CITICORP	Aug 14 2024 03:39:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15400667	EDI: Q3G.COM	Aug 14 2024 03:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15405620	EDI: JEFFERSONCAP.COM	Aug 14 2024 03:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15386133	EDI: JPMORGANCHASE	Aug 14 2024 03:39:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15386132	EDI: JPMORGANCHASE	Aug 14 2024 03:39:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15392634	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 13 2024 23:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15403542	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2024 00:07:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15386142	Email/Text: camanagement@mtb.com	Aug 13 2024 23:53:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15386141	Email/Text: camanagement@mtb.com	Aug 13 2024 23:53:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15392751	Email/Text: camanagement@mtb.com	Aug 13 2024 23:53:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15386146	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15386143	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15386145	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15403903	EDI: Q3G.COM	Aug 14 2024 03:39:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15386147	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15386148	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15386149	+ EDI: SYNC	Aug 14 2024 03:39:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15386530	^ MEBN	Aug 13 2024 23:46:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15386150	+ EDI: SYNC	Aug 14 2024 03:39:00	Synchrony Bank/Value City, Po Box 965036, Orlando, FL 32896-5036
15386152	+ Email/Text: bankruptcysst@alorica.com	Aug 13 2024 23:53:00	Systems & Services Technologies, Inc, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

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15386151 + Email/Text: bankruptcysst@alorica.com

Aug 13 2024 23:53:00

Systems & Services Technolgies, Inc, 4315 Pickett Road, Saint Joseph, MO 64503-1600

15402199 EDI: AIS.COM

Aug 14 2024 03:39:00

Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
15386144	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 3180, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Christopher M. Frye	on behalf of Debtor Kristina N. Mason chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6